

CITIZENS FIRST CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2750952	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$403	\$406	0.8%		
Loans	\$295	\$299	1.5%		
Construction & development	\$14	\$8	-41.0%		
Closed-end 1-4 family residential	\$58	\$53	-8.6%		
Home equity	\$26	\$24	-4.8%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-6.0%		
Commercial & Industrial	\$43	\$37	-13.9%		
Commercial real estate	\$95	\$112	18.2%		
Unused commitments	\$37	\$34	-5.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$18	-5.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$29	-9.4%		
Cash & balances due	\$12	\$10	-23.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$360	\$360	0.0%		
Deposits	\$333	\$332	-0.3%		
Total other borrowings	\$25	\$26	4.0%		
FHLB advances	\$25	\$26	4.0%		
Equity					
Equity capital at quarter end	\$43	\$47	7.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	10.2%	--		
Tier 1 risk based capital ratio	11.8%	13.2%	--		
Total risk based capital ratio	13.0%	14.4%	--		
Return on equity ¹	4.2%	6.7%	--		
Return on assets ¹	0.5%	0.8%	--		
Net interest margin ¹	4.1%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	137.5%	93.1%	--		
Loss provision to net charge-offs (qtr)	449.4%	70.1%	--		
Net charge-offs to average loans and leases ¹	0.4%	1.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	0.4%	0.0%	0.0%	--
Home equity	0.9%	0.0%	0.3%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.1%	0.9%	--
Commercial & Industrial	3.6%	3.3%	0.0%	0.2%	--
Commercial real estate	1.0%	3.5%	0.4%	0.6%	--
Total loans	1.4%	2.1%	0.2%	0.3%	--